

# Exhibit D

# NERA Press/News Release Survey

## Desktop Screenshots



Thank you for your willingness to participate in our study. The responses you give to our questions are very important to us. If you don't know an answer to a question or if you don't have an opinion, please indicate this in your response. Do not guess. Your answers will only be used in the aggregate and your personal information will be kept confidential. The results of this study will not be used to try to sell you anything. If you wear glasses or corrective lenses when looking at a computer screen or while shopping for products, please be sure to wear them while taking this survey.

When you are ready to get started, please select the "Continue" button.

[Continue »](#)

Before continuing with this survey, please carefully read these instructions:

- Please take this survey in one session.
- While taking this survey, please do not, at any time, open any other windows or tabs on this computer or device or any other computer or device.
- Please do not view any other written material while taking this survey.
- Please do not consult or talk with any person while taking this survey.
- You will not be able to go back to previous screens to change your answers.
- If you normally wear eyeglasses or corrective lenses, please wear them while you complete this survey.

Do you understand the above instructions and agree to follow them?

Yes

No

Don't know / unsure

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What type of device are you using to complete this survey?

- Laptop computer
- Mobile phone or cell phone
- Tablet computer
- Desktop computer
- Other

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Please verify that you are human.

I'm not a robot



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Are you...?

- Male
- Female
- Non-binary
- Other
- Prefer not to answer

« Back

Continue »

Please enter your age.  
*(Enter a number)*

Prefer not to answer

[« Back](#) [Continue »](#)

In which state do you currently reside?

Select one... ▾

« Back Continue »

Please enter your zip code.

*(Enter 5-digit zip)*

[« Back](#) [Continue »](#)

Please look at the following list. In the next twelve months, which of the following, if any, are you likely to get for your own personal use?

*(Select all that apply)*

- A new credit card from your bank
- A new gym membership
- A new credit card that offers cash back rewards
- A new prepaid debit card
- A high-definition television that offers internet connectivity
- A new Amazon prime membership that offers free two-day shipping
- None of these
- Don't know / unsure

« Back

Continue »

In the next twelve months, which of the following items or services, if any, are you likely to use?  
*(Select all that apply)*

- Music streaming services
- Bookkeeping or payroll services for a small business
- Grocery delivery services
- Tax preparation and filing services or tax software
- Public transportation
- Cleaning, repair, or maintenance services for home or rental property
- None of these
- Don't know / unsure

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Continue »

Approximately how many times each week, if at all, do you do each of the following?  
*(Select one response per row)*

	Never or less than 1 time each week	1 time each week	2 times each week	3 times each week	4 times each week	5 times each week	More than 5 times each week	Don't know / unsure
Watch a professional sports event either at home or in person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Engage in strenuous activity for 30 minutes or more	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Watch a full-length movie	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Please select 4 times each week for this item	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Go out to eat in a restaurant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attend a live music or theatre concert	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Go to a bar or club	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Thank you for participating in today's survey. We are interested in your honest opinions. There are no right or wrong answers. If for any question you don't know the answer or don't have an opinion, you may say so—please do not guess.

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Advisor > Credit Score

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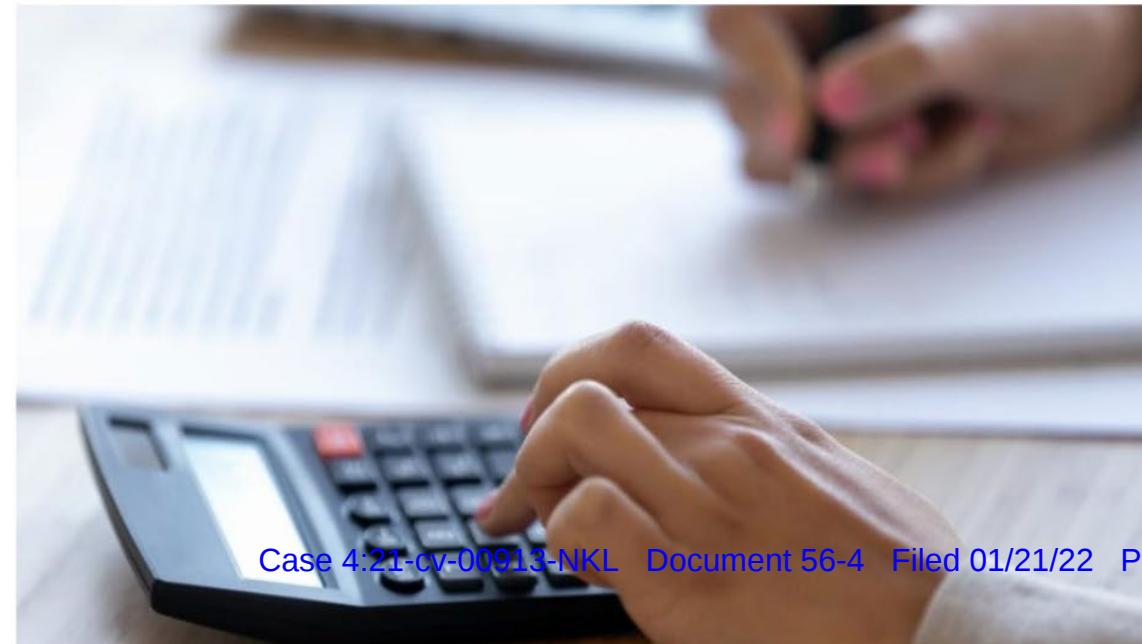
# Block Will Buy Credit Karma's Free Tax Prep Service. What Does That Mean for Consumers?



Lisa Rowan  
Forbes Advisor Staff

Updated: Nov 25, 2020, 12:22pm

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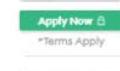


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Low Intro APR Offer



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credit card  
**Unlimited 1.5% Cash  
Back on all purchases**



Bank of America®  
Customized Cash  
Rewards credit card  
**\$200 Online Cash  
Rewards Bonus Offer**



Capital One Venture  
Rewards Credit Card  
**Earn 60,000 miles**



Citi Custom Cash™  
Card  
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Back\***

## Basics

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[Credit Utilization](#)

Credit Karma is about to have a new owner, but its free tax preparation service won't be coming along for the ride.

Credit Karma will sell its tax-prep operation to Block Inc., according to the Justice Department [announcement](#). This follows the February 2020 announcement of Credit Karma's acquisition by tax software giant Intuit. The Department of Justice simultaneously announced a suit to block the merger and a settlement approving a solution: by divesting Credit Karma Tax to Block, Intuit can avoid violating antitrust regulations.

Credit Karma, which got its start offering consumers free access to their credit scores and reports (the trade-off is that they advertise product recommendations to users), started offering tax preparation services in 2017. It was a notable player on the scene for offering its services for free. Other tax services typically only offer free preparation to filers below a certain income level, by participating in the IRS Free File program.

The ruling to block Intuit from purchasing Credit Karma's tax service needs to be approved in court. But until the sale of the service to Block is final, it's unclear what free DIY options consumers will have available next spring.

## Why Intuit Buying Credit Karma Was a Problem

Intuit's acquisition of Credit Karma was questioned for potentially creating a tax preparation monopoly, meaning it reduces competition and leaves consumers with fewer tax filing options in what is an [\\$11 billion dollar industry](#). More than 34 million people used software to prepare and file their taxes last year.

While Intuit, which operates TurboTax, has long led the market for tax preparation products, Credit Karma's free tax prep platform gave the landscape some healthy competition, the Department of Justice said. "This always-free business model has enabled Credit Karma Tax to compete aggressively for filers who pay for TurboTax, which helps constrain TurboTax prices and push Intuit to improve TurboTax offerings," the department's [announcement explained](#).

In February 2020, Intuit announced it would buy Credit Karma for [\\$7.1 billion](#). Intuit's TurboTax has come under scrutiny in recent years for directing consumers away from free filing services they may be eligible for and [toward its premium tax-preparation services](#).

Intuit also owns QuickBooks accounting software and budgeting app Mint.

While both companies said Credit Karma would continue to operate independently of Intuit's other products, skeptical lawmakers raised concerns that Credit Karma's free tax prep service would become a paid one, putting it out of reach for many Americans.

The acquisition also raised antitrust red flags. In an April letter to the Department of Justice (DOJ), Senator Ron Ryden (D-OR) requested that the [antitrust division investigate the acquisition](#), claiming it would reduce the options for people seeking to prepare and file their taxes online.

Intuit controlled 67% of the DIY tax-preparation market in 2019, according to IRS data analyzed by ProPublica. Any merger that gives a company control of more than 70% of the market may make it a monopoly, according to DOJ regulations.

[Credit Utilization](#)

[Pros & Cons Of Freezing Credit](#)

[The Highest Credit Score Possible](#)

[Three Main Credit Bureaus](#)

## Credit Scoring Models

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[FICO Score 8](#)

[UltraFICO](#)

[Experian Boost](#)

[PAYDEX Score](#)

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[How Much Credit Repair Costs](#)

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[How To Rebuild Credit](#)

[Ways To Rebuild Credit After Bankruptcy](#)

[How To Build Business Credit](#)

[Best First Credit Cards To Build Credit](#)

## Credit Cards

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[Build Your Credit Score](#)

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While Credit Karma represents a small fraction of the tax preparation market—in 2019, about 1.5 million people used their software to file their taxes—Intuit's acquisition of a growing competitor could push them ever closer to that monopolizing 70%.

The DOJ began to investigate the merger this summer and the investigation prompted Intuit to consider separating out Credit Karma's tax service to be run by a separate company.

It's not clear whether or how Block will monetize the tax service, but it would provide a new entry point to the personal finance space for the company. Block is primarily a payments processor for small businesses, but it also runs peer-to-peer money transfer platform Cash App. Block brought in \$1.89 billion in gross profit across its properties last year.

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Credit Karma's acquisition and the potential loss of their tax product may leave you feeling disillusioned with using them for your credit-checking needs.

There are plenty of other options available for consumers who want free access to their credit scores. Many banks and credit card companies allow consumers to view their FICO or VantageScore credit scores, while companies similar to Credit Karma, such as Credit Sesame, provide access to your VantageScore. While the scoring methods differ, both FICO and VantageScore credit scores give consumers a solid idea of where their credit health stands.

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In the meantime, Credit Karma has announced it will roll out checking accounts through its Credit Karma Money service in early 2021.

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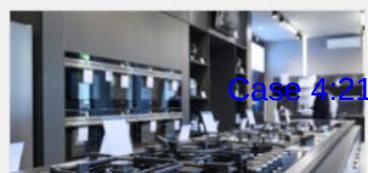
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## Four Ways to Prepare Your Credit For Your Next Big Purchase

By Alvin Byers Contributor



## Best Credit Repair Companies Of January 2022

By Jordan Tarver Editor



## 10 States With The Best And Worst Credit Scores

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## Do Other Countries Have Credit Scores?

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## What Credit Score Is Needed To Buy A Car?

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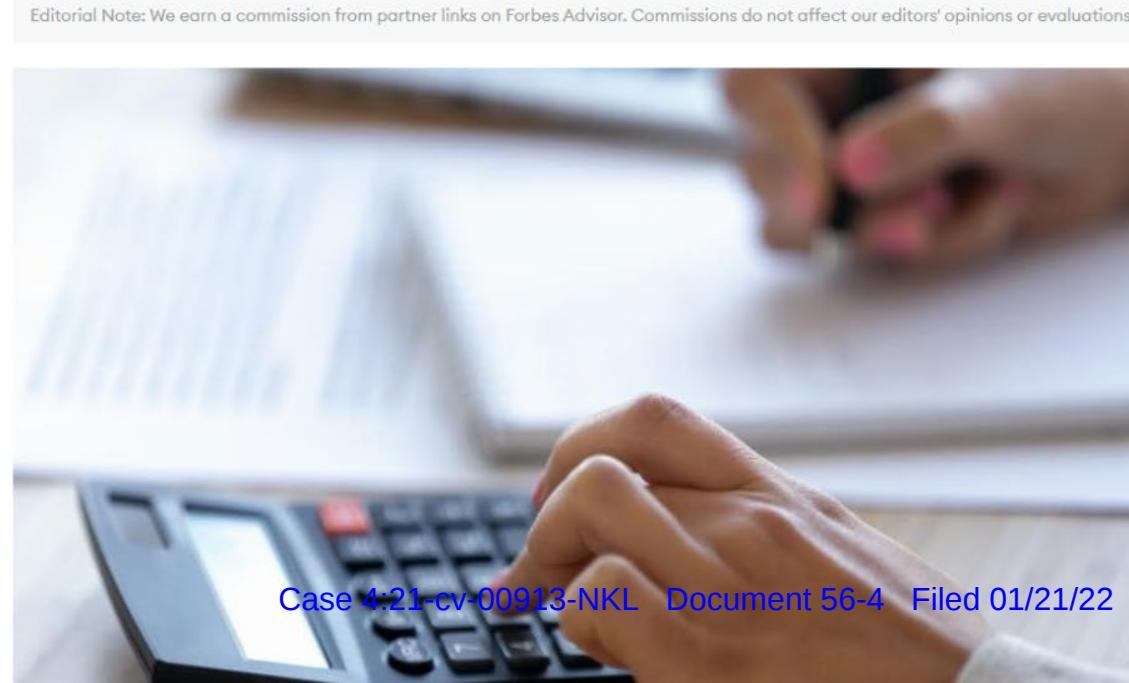
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Lisa Rowan

Forbes Advisor Staff

Updated: Nov 25, 2020, 12:22pm



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Getty

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Were you able to see the information clearly?

- Yes
- No
- Don't know / unsure

« Back

Continue »

What company or companies are described in this article?

*(Please type in your response and be as specific as possible)*

Don't know / no opinion

« Back

Continue »

Any other company or companies?

*(Please type in your response and be as specific as possible)*

Don't know / no opinion

« Back

Continue »

Which of the following companies, if any, were mentioned in this article?

*(Select all that apply)*

- TurboTax
- Mint
- ProPublica
- Square
- QuickBooks
- Credit Sesame
- Intuit
- Block
- Credit Karma
- Cash App
- MasterCard
- Other (*Please specify*)
- None of these
- Don't know / no opinion

« Back

Continue »

You indicated that the article mentioned BLOCK. What products or services does BLOCK provide?

*(Please type in your response and be as specific as possible)*

Don't know / no opinion

« Back

Continue »

Any other products or services?

*(Please type in your response and be as specific as possible)*

Don't know / no opinion

[« Back](#) [Continue »](#)

If you have an opinion, do you think BLOCK ...?

- Is affiliated or associated with some other company
- Is not affiliated or associated with any other company
- Don't know / no opinion

[« Back](#) [Continue »](#)

What other company or companies is BLOCK affiliated or associated with?

*(Please type in your response and be as detailed as possible. If you are thinking of more than one company, enter each separately.)*

Don't know / no opinion

« Back

Continue »

What makes you say **Intuit** is affiliated or associated with BLOCK?

(Please type in your response and be as specific as possible)

Don't know / no opinion

« Back

Continue »

You indicated that the article mentioned BLOCK. What other name(s), if any, is BLOCK known by?  
*(Please type in your response and be as specific as possible)*

- Don't know / no opinion
- No other names

« Back

Continue »

Do you or does anyone in your household work for any of the following?

*(Select all that apply)*

- A company that provides credit cards that offer cash back rewards
- A company that provides bookkeeping or payroll services for small businesses
- A company that provides music streaming services
- A company that provides tax preparation and filing services or tax software
- A marketing research or advertising company
- A company that provides prepaid debit cards
- None of these
- Don't know / unsure

[« Back](#)

[Continue »](#)

In the past six months, have you taken any surveys on the following?

*(Select all that apply)*

- Cash back credit cards
- Prepaid debit card
- Tax preparation and filing services or tax software
- Music streaming services
- Bookkeeping or payroll services for small businesses
- None of these
- Don't know / unsure

« Back

Continue »

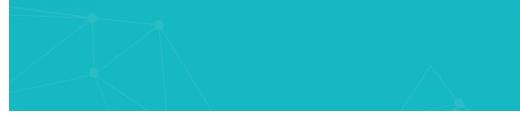


## Survey Completed - Thank You

Thank you for taking our survey. Your efforts are greatly appreciated!

# NERA Press/News Release Survey

## Mobile Screenshots



Thank you for your willingness to participate in our study. The responses you give to our questions are very important to us. If you don't know an answer to a question or if you don't have an opinion, please indicate this in your response. Do not guess. Your answers will only be used in the aggregate and your personal information will be kept confidential. The results of this study will not be used to try to sell you anything. If you wear glasses or corrective lenses when looking at a computer screen or while shopping for products, please be sure to wear them while taking this survey.

When you are ready to get started, please select the "Continue" button.

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- You will not be able to go back to previous screens to change your answers.
- If you normally wear eyeglasses or corrective lenses, please wear them while you complete this survey.

Do you understand the above instructions and agree to follow them?

- Yes  
 No  
 Don't know / unsure



What type of device are you  
using to complete this survey?

- Tablet computer
- Mobile phone or cell phone
- Desktop computer
- Laptop computer
- Other

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Please verify that you are human.

I'm not a robot   
reCAPTCHA  
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Are you...?

- Male
- Female
- Non-binary
- Other
- Prefer not to answer

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Continue »



Please enter your age.  
*(Enter a number)*

Prefer not to answer

« Back

Continue »



In which state do you currently reside?

Select one... ▾

« Back

Continue »



Please enter your zip code.

*(Enter 5-digit zip)*

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Continue »



Please look at the following list. In the next twelve months, which of the following, if any, are you likely to get for your own personal use?

**(Select all that apply)**

- A new prepaid debit card
- A high-definition television that offers internet connectivity
- A new credit card from your bank
- A new credit card that offers cash back rewards
- A new gym membership
- A new Amazon prime membership that offers free two-day shipping
- None of these
- Don't know / unsure

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In the next twelve months, which of the following items or services, if any, are you likely to use?

***(Select all that apply)***

- Grocery delivery services
- Public transportation
- Music streaming services
- Tax preparation and filing services or tax software
- Cleaning, repair, or maintenance services for home or rental property
- Bookkeeping or payroll services for a small business
- None of these
- Don't know / unsure

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Approximately how many times each week, if at all, do you do each of the following?

***(Select one response per row)***

Watch a professional sports event either at home or in person

- Never or less than 1 time each week
- 1 time each week
- 2 times each week
- 3 times each week
- 4 times each week
- 5 times each week
- More than 5 times each week
- Don't know / unsure

Engage in strenuous activity for 30 minutes or more

- Never or less than 1 time each week
- 1 time each week
- 2 times each week

- 2 times each week
- 3 times each week
- 4 times each week
- 5 times each week
- More than 5 times each week
- Don't know / unsure

Watch a full-length movie

- Never or less than 1 time each week
- 1 time each week
- 2 times each week
- 3 times each week
- 4 times each week
- 5 times each week
- More than 5 times each week
- Don't know / unsure

Please select 4 times each week for this item

- Never or less than 1 time each week
- 1 time each week
- 2 times each week
- 3 times each week

- 2 times each week
- 3 times each week
- 4 times each week
- 5 times each week
- More than 5 times each week
- Don't know / unsure

Go out to eat in a restaurant

- Never or less than 1 time each week
- 1 time each week
- 2 times each week
- 3 times each week
- 4 times each week
- 5 times each week
- More than 5 times each week
- Don't know / unsure

Attend a live music or theatre concert

- Never or less than 1 time each week
- 1 time each week

- 1 time each week
- 2 times each week
- 3 times each week
- 4 times each week
- 5 times each week
- More than 5 times each week
- Don't know / unsure

Go to a bar or club

- Never or less than 1 time each week
- 1 time each week
- 2 times each week
- 3 times each week
- 4 times each week
- 5 times each week
- More than 5 times each week
- Don't know / unsure

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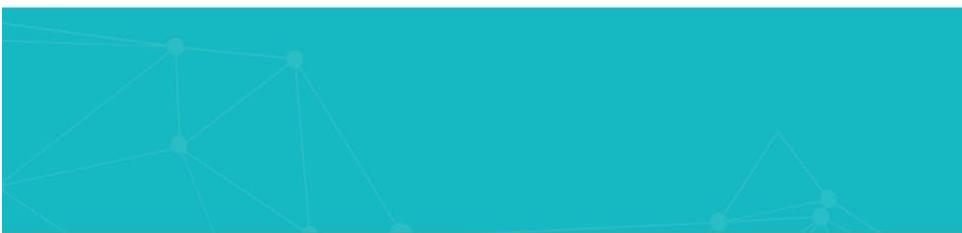


Thank you for participating in today's survey. We are interested in your honest opinions. There are no right or wrong answers. If for any question you don't know the answer or don't have an opinion, you may say so—please do not guess.

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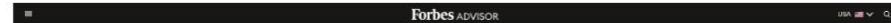
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# Test Group Stimulus



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**Credit Karma**

Credit Karma is about to have a new owner, but its free tax preparation service won't be coming along for the ride. Credit Karma will sell its tax-prep operation to Block Inc., according to the Justice Department announcement. This follows the February 2020 announcement of Credit Karma's acquisition by tax software giant Intuit. The Department of Justice simultaneously announced a suit to block the merger and a settlement approving a solution by directing Credit Karma Tax to Block, Intuit can avoid violating antitrust regulation.

Credit Karma, which got its start offering consumers free access to their credit scores and reports (the trade-off is that they advertise products recommendation to users), started offering tax preparation services in 2017. It was a notable player on the scene for offering its services for free. Other tax services typically only offer free preparation to filers below a certain income level, by participating in the IRS Free File program.

The ruling to block Intuit from purchasing Credit Karma's tax service needs to be approved in court. But until the sale of the service to Block is final, it's unclear what free DIY options consumers will have available next spring.

### Why Intuit Buying Credit Karma Was a Problem

Intuit's acquisition of Credit Karma was questioned for potentially creating a tax preparation monopoly, meaning it reduces competition and leaves consumers with fewer tax filing options in what is an \$11 billion dollar industry. More than 34 million people used software to prepare and file their taxes last year.

While Intuit, which operates TurboTax, has long led the market for tax preparation products, Credit Karma's free tax prep platform gave the landscape some healthy competition, the Department of Justice said. "This always-free business model has enabled Credit Karma Tax to compete aggressively for filers who pay for TurboTax, which helps constrain TurboTax prices and push Intuit to improve TurboTax offerings," the department's announcement explained.

In February 2020, Intuit announced it would buy Credit Karma for \$7.1 billion. Intuit's TurboTax has come under scrutiny in recent years for directing consumers away from free filing services they may be eligible for and toward its premium tax preparation services.

Intuit also owns QuickBooks accounting software and budgeting app Mint.

While both companies said Credit Karma would continue to operate independently of Intuit's other products, skeptical lawmakers raised concerns that Credit Karma's free tax prep service would become a paid one, putting it out of reach for many Americans.

The acquisition also raised antitrust red flags. In an April letter to the Department of Justice (DOJ), Senator Ron Wyden (D-OR) requested that the antitrust division investigate the acquisition, claiming it would reduce the options for people seeking to prepare and file their taxes online.

Intuit controlled 87% of the DIY tax preparation market in 2019, according to IRS data analyzed by ProPublica. Any merger that gives a company control of more than 70% of the market may make it a monopoly, according to DOJ regulations.

While Credit Karma represents a small fraction of the tax preparation market—in 2019, about 1.5 million people used its software to file their taxes—Intuit's acquisition of a growing competitor could push them even closer to that monopolizing 70%.

The DOJ began to investigate the merger this summer and the investigation prompted Intuit to consider separating out Credit Karma's tax service to be run by a separate company.

It's not clear whether or how Block will monetize the tax service, but it would provide a new entry point to the personal finance space for the company. Block is primarily a payments processor for small businesses, but it also runs peer-to-peer money transfer platform Cash App. Block brought in \$1.8 billion in gross profit across its properties last year.

### Disheartened By The Changes at Credit Karma? You Have Options

Credit Karma's acquisition and the potential loss of their tax product may leave you feeling disillusioned with using them for your credit-checking needs.

There are plenty of other options available for consumers who want free access to their credit scores. Many banks and credit card companies allow consumers to view their FICO or VantageScore credit scores, while companies similar to Credit Karma, such as Credit Sesame, provide access to your Vantagescore. While the scoring methods differ, both FICO and VantageScore credit scores give consumers a solid idea of where their credit health stands.

If you're looking for a free tax filing option, the IRS Free File agreement with tax service providers was updated this year to ensure that private companies clearly identify their free and paid options.

There are also free tax-preparation programs available locally. But those programs, which are frequently offered at locations like senior centers and public libraries, have typically operated through face-to-face meetings. It's unclear how the ongoing Covid-19 response may alter the availability of such programs.

In the meantime, Credit Karma has announced it will roll out checking accounts through its Credit Karma Money service in early 2021.

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Lisa Rowan is a consumer finance writer for Forbes Advisor. Previously she was the Two Cents personal finance reporter at Lifehacker and a senior writer and on-air analyst at The Penny Hoarder. Her first book, Money Hacks, was released in 2020. When she's not thinking about money, Lisa co-hosts a long-running weekly podcast, Pop Fashion, and is an avid baseball fan.

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Adweek + Credit Score

Adweek + Credit Score

## Square Will Buy Credit Karma's Free Tax Prep Service. What Does That Mean for Consumers?

Lisa Rowan  
Follow Adweek Staff

Updated Nov 26, 2020, 12:05pm

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Credit Karma is about to have a new owner, but its free tax preparation service won't be coming along for the ride.

Credit Karma will sell its tax-prep operation to Square Inc., according to the Justice Department announcement. This follows the February 2020 announcement of Credit Karma's acquisition by tax software giant Intuit. The Department of Justice simultaneously announced a suit to block the merger and a settlement approving a solution by directing Credit Karma Tax to Square. Intuit can avoid violating antitrust regulations.

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While Credit Karma represents a small fraction of the tax preparation market—in 2019, about 1.5 million people used their software to file their taxes—Intuit's acquisition of a growing competitor could push them even closer to that monopolizing 70%.

The DOJ began to investigate the merger this summer and the investigation prompted Intuit to consider separating out Credit Karma's tax service to run by a separate company.

It's not clear whether or how Square will monetize the tax service, but it would provide a new entry point to the personal finance space for the company. Square is primarily a payments processor for small businesses, but it also runs peer-to-peer money transfer platform Cash App. Square brought in \$1.89 billion in gross profit across its properties last year.

### Disheveled By The Changes at Credit Karma? You Have Options

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Lisa Rowan is a consumer finance writer for Forbes Advisor. Previously she was the Two Cents personal finance reporter at Lifehacker and a senior writer and on-air analyst at The Penny Hoarder. Her first book, Money Hacks, was released in 2020. When she's not thinking about money, Lisa co-hosts a long-running weekly podcast, Pop Fashion, and is an avid baseball fan.

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Were you able to see the information clearly?

- Yes
- No
- Don't know / unsure

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What company or companies  
are described in this article?

*(Please type in your response and be as  
specific as possible)*

Don't know / no opinion

« Back

Continue »



Any other company or  
companies?

*(Please type in your response and be as  
specific as possible)*

Don't know / no opinion

« Back

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Which of the following companies, if any, were mentioned in this article?

*(Select all that apply)*

- QuickBooks
- ProPublica
- Square
- Block
- Cash App
- Credit Karma
- Mint
- MasterCard
- TurboTax
- Intuit
- Credit Sesame
- Other (*Please specify*)
- None of these
- Don't know / no opinion



You indicated that the article mentioned BLOCK. What products or services does BLOCK provide?

*(Please type in your response and be as specific as possible)*

Don't know / no opinion

« Back

Continue »



Any other products or services?

*(Please type in your response and be as specific as possible)*

Don't know / no opinion

« Back

Continue »



If you have an opinion, do you  
think BLOCK ...?

- Is affiliated or associated with some other company
- Is *not* affiliated or associated with any other company
- Don't know / no opinion

« Back

Continue »



What other company or companies is BLOCK affiliated or associated with?

*(Please type in your response and be as detailed as possible. If you are thinking of more than one company, enter each separately.)*

Don't know / no opinion

« Back

Continue »



What makes you say **Intuit** is  
affiliated or associated with  
BLOCK?

*(Please type in your response and be as  
specific as possible)*

Don't know / no opinion

« Back

Continue »



You indicated that the article mentioned BLOCK. What other name(s), if any, is BLOCK known by?

*(Please type in your response and be as specific as possible)*

- Don't know / no opinion
- No other names



Do you or does anyone in your household work for any of the following?

*(Select all that apply)*

- A marketing research or advertising company
- A company that provides tax preparation and filing services or tax software
- A company that provides music streaming services
- A company that provides bookkeeping or payroll services for small businesses
- A company that provides credit cards that offer cash back rewards
- A company that provides prepaid debit cards
- None of these
- Don't know / unsure



In the past six months, have you taken any surveys on the following?

*(Select all that apply)*

- Prepaid debit card
- Bookkeeping or payroll services for small businesses
- Cash back credit cards
- Tax preparation and filing services or tax software
- Music streaming services
- None of these
- Don't know / unsure

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## Survey Completed - Thank You

Thank you for taking our survey. Your efforts  
are greatly appreciated!